

# Wisconsin Medicaid – Medicare Savings Plans

Wisconsin Medicaid may be able to help pay for certain Medicare costs if you request and qualify for a Medicare Savings Plan. This program is for those who are eligible to take part in Medicare and who have low income and limited assets. (See page 2 for asset and income limits.)

If you are enrolled in a Medicare Savings Plan, Medicaid may pay your:

- Medicare Part A (hospital-related cost) premium.
- Medicare Part B (physician-related costs) premium.
- Medicare cost-sharing expense, such as deductibles and co-insurance.

## Medicare Savings Plans

### ① Qualified Medicare Beneficiary (QMB)

Medicaid pays Medicare Part A and B premiums and Medicare deductibles and co-insurance, if you meet all of the following:

- Are entitled to Medicare Part A,
- Have assets at or below the program limit, and
- Have monthly income at or below 100% of the Federal Poverty Level (FPL), after certain deductions and credits.

### ② Specified Low Income Medicare Beneficiary (SLMB)

Medicaid pays Medicare Part B premiums, if you meet all of the following:

- Currently getting Medicare Part A.
- Have assets at or below the program limit, and
- Have monthly income between 100% and 120% of the FPL, after certain credits and deductions.

### ③ Specified Low-Income Beneficiary Plus (SLMB+)

Medicaid pays your Medicare Part B premiums, if you meet all of the following:

- Currently getting Medicare Part A,
- Have assets at or below the program limit,
- Have monthly income between 120% and 135% of the FPL, after certain credits and deductions,
- Are not enrolled in full-benefit Medicaid.

### ④ Qualified Disabled and Working Individual

Medicaid pays for Part A premiums, if you meet all of the following:

- You are disabled,
- You are employed,
- Are entitled to Medicare Part A,
- Have assets at or below the program limit,
- Have monthly income less than 200% of the FPL, after certain credits and deductions, and
- Are not enrolled in full-benefit Medicaid.

## When Will Payments Begin?

If you are found eligible for any level of a Medicare Savings Plan, please allow at least two months for payments to begin. This is the time that is needed for payments to be adjusted by Wisconsin Medicaid, Medicare and the Social Security Administration.

When Medicaid starts paying your Medicare premium, your Social Security check will increase. If payments do not begin immediately you may be due a refund from the Social Security Administration.

**Medicaid will automatically pay your Medicare Part A and/or Part B premiums and Medicare cost-sharing, if:**

- You are getting Supplemental Security Income (SSI) and are able to enroll in Medicare Part A, OR
- You are enrolled in Medicaid and you were getting SSI in the past, and
  - You were getting Old Age Survivors Disability Insurance (OASDI) and SSI at the same time, but you lost your SSI,
  - Are a disabled adult child of parents who died or became disabled, causing you to get an increase or initial Social security payment that made you unable to get SSI, OR
  - You are a disabled or elderly spouse of a person who died, causing you to get a Social Security benefit that made you unable to get SSI.

The asset limit for all Medicare Savings Plans is:

| Group Size | Asset Limit |
|------------|-------------|
| 1          | \$4,000     |
| 2          | \$6,000     |

**\*2008 Net Monthly Income Limits**

| Group Size | 100% of the FPL | 120% of the FPL | 135% of the FPL | 200% of the FPL |
|------------|-----------------|-----------------|-----------------|-----------------|
| 1          | \$ 866.67       | \$1,040.00      | \$1,170.00      | \$1,733.33      |
| 2          | \$1,166.67      | \$1,400.00      | \$1,575.00      | \$2,333.33      |

These amounts increase by a small amount each year. For current amounts, call 1-800-362-3002 or go to [dhs.wisconsin.gov/medicaid/fpl/fpl1.htm](http://dhs.wisconsin.gov/medicaid/fpl/fpl1.htm).

**How To Apply**

You can apply online at [access.wi.gov](http://access.wi.gov), over the telephone, by mail or in person with your local county or tribal agency. To find the address or phone number for your agency, go to [dhs.wisconsin.gov/em/CustomHelp](http://dhs.wisconsin.gov/em/CustomHelp) or call Member Services at 1-800-362-3002. They can also send you an application and answer any questions you may have about the application or these programs.

**Additional Information**

Information provided in this document is general. For more detailed information,

- Contact your local county or tribal agency or
- Member Services at 1-800-362-3002.

The Wisconsin Department of Health Services is an equal opportunity employer and service provider. If you have a disability and need to access this information in an alternate format, or need it translated to another language, please contact (608) 266-3356 or 1-888-701-1251 TTY. All translation services are free of charge.

For civil rights questions, call (608) 266-9372 or 1-888-701-1251 TTY.

